

Certificate Number: 15317-PAE-DE-038467907

Bankruptcy Case Number: 19-14239



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on May 11, 2024, at 3:45 o'clock PM PDT, Joe Rivera completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: May 11, 2024 By: /s/Kaycee Cadano

Name: Kaycee Cadano

Title: Credit Counselor